

Applying as a Caregiver on Behalf of a Child

Whether you're applying for benefits on behalf of your biological son or daughter or as a foster parent, Social Security disability can be an invaluable source of monthly income and even health insurance. Benefits your child receives every month can help ensure his or her everyday needs are met.

While most children who get disability receive their payments through the [Supplemental Security Income](#) (SSI) program, benefits are only available to applicants who have a qualifying medical condition as well as a demonstrated financial need that meets established eligibility limits.

Medical Qualification

There are standard disability listings in the Social Security Administration's (SSA's) [Blue Book](#). If your child meets one of these listings or closely matches one in terms of severity of disability, he or she will medically qualify for SSI. Medical records are still necessary to support a claim for any disability, even the most severe, and medically qualifying is just one step in the eligibility review process.

Every illness will qualify differently. Trisomy 21 or Translocation [Down syndrome](#) will automatically medically qualify for SSI benefits. Mood disorders like ADHD or depression will need a large amount of medical records showing how your child's abilities to go to school, play with others, follow directions, or complete tasks will be necessary.

You can review the Blue Book with your child's doctor to determine whether or not he or she medically qualifies for SSI benefits. Unfortunately, medical qualification is only half the battle. A child must also meet the SSA's financial eligibility rules before he or she can begin receiving SSI.

Financial Eligibility

Since SSI is a need-based program, any person that gets benefits has a clear financial need for additional support. When an application is filed on behalf of a child, the SSA must look at the child's full financial circumstances. This includes a review of any income or assets that belong to the child as well as the income and financial resources of parents, guardians, or foster parents.

The SSA assigns part of your finances to the child as available to pay for his or her specific needs. This process is called "deeming" and while it may sound intimidating or like it may make a child ineligible for support, many kids are able to get SSI.

Even many children that live in households with multiple income sources still qualify for benefits, especially when they come from big families or reside in foster homes. In situations like these, the household's available income must be stretched further to cover the needs of all family members and the SSA takes this into account. This in turn allows many kids to qualify for SSI that might not otherwise be able to get benefits.

Keep in mind that SSI benefit eligibility must be reviewed when financial circumstances change. Changes in household income or a child's living situation can therefore affect

continued eligibility or may change the benefit payment amount a child receives each month. For foster children that are placed in new homes, a new evaluation is required for SSI. The same is true when a biological child's financial resources change, like when a parent gets a promotion or loses a job.

To determine your family's exact income limit, you can use an [income and resource limitation guideline](#) located on the SSA's website.

Filing an Application

The SSA needs a great deal of information on a child's medical condition, living arrangements, financial resources, and other details during the application process. You'll want to gather as much of this information as you can before applying, and the [Child Disability Starter Kit](#) can help you understand what records and other information will be required.

SSI applications are made via an interview and your interview can be conducted over the phone or at the local office. To learn more, or to schedule an appointment, call 1-800-772-1213, which is the SSA's main helpline. You can instead stop by one of the [1300 SSA field offices](#) to apply for SSI on behalf of your child, but keep in mind that you will need to make an appointment ahead of time!

The most important component of applying for SSI on behalf of a child is to provide as much medical evidence as possible. The more medical evidence you have showing your child is disabled, the better your chances of approval.